
WORKSHEETS AND TABLES

EFC Formula Worksheet A.....	pages 9-11
Simplified Worksheet A.....	pages 13-15
Tables A1 through A7 (use with Worksheet A).....	pages 17-20
 EFC Formula Worksheet B.....	 pages 21-22
Simplified Worksheet B.....	pages 23-24
Tables B1 through B4 (use with Worksheet B).....	pages 25-27
 EFC Formula Worksheet C.....	 pages 29-30
Simplified Worksheet C.....	pages 31-32
Tables C1 through C6 (use with Worksheet C).....	pages 33-35

This page left blank intentionally.

PARENTS' INCOME IN 2000	
1. Parents' Adjusted Gross Income (FAFSA/SAR #73) (If negative, enter zero.)	
2. a. Father's income earned from work (FAFSA/SAR #76)	
2. b. Mother's income earned from work (FAFSA/SAR #77) +	
Total parents' income earned from work = 2.	
3. Parents' Taxable Income (If tax filers, enter the amount from line 1 above. If non-tax filers, enter the amount from line 2.)*	
4. Untaxed income and benefits:	
• Total from FAFSA Worksheet A (FAFSA/SAR #78)	
• Total from FAFSA Worksheet B (FAFSA/SAR #79) +	
Total untaxed income and benefits = 4.	
5. Taxable and untaxed income (sum of line 3 and line 4)	
6. Total from FAFSA Worksheet C (FAFSA/SAR #80) -	
7. TOTAL INCOME (line 5 minus line 6) May be a negative number. =	

ALLOWANCES AGAINST PARENTS' INCOME	
8. 2000 U.S. income tax paid (FAFSA/SAR #74) (tax filers only); if negative, enter zero.	
9. State and other tax allowance (Table A1. If negative, enter zero.) +	
10. Father's Social Security tax (Table A2) +	
11. Mother's Social Security tax (Table A2) +	
12. Income protection allowance (Table A3) +	
13. Employment expense allowance:	
• Two working parents: 35% of the lesser of the earned incomes, or \$2,900, whichever is less	
• One-parent families: 35% of earned income, or \$2,900, whichever is less	
• Two-parent families, one working parent: enter zero +	
14. TOTAL ALLOWANCES =	

AVAILABLE INCOME	
Total income (from line 7)	
Total allowances (from line 14) -	
15. AVAILABLE INCOME (AI) May be a negative number. =	

*STOP HERE if **both** of the following are true: line 3 is \$13,000 or less, **plus** the student **and** parents are eligible to file a 2000 IRS Form 1040A or 1040EZ (they are not required to file a 2000 Form 1040), or they are not required to file any income tax return. If both circumstances are true, the Expected Family Contribution is automatically zero.

PARENTS' CONTRIBUTION FROM ASSETS	
16. Net worth of investments** (FAFSA/SAR #81) If negative, enter zero.	
17. Net worth of business and/or investment farm (FAFSA/SAR #82) If negative, enter zero.	
18. Adjusted net worth of business/farm (Calculate using Table A4.) +	
19. Cash, savings, & checking (FAFSA/SAR #83) +	
20. Net worth (sum of lines 16, 18, and 19) =	
21. Education savings and asset protection allowance (Table A5) -	
22. Discretionary net worth (line 20 minus line 21) =	
23. Asset conversion rate X	.12
24. CONTRIBUTION FROM ASSETS If negative, enter zero. =	

PARENTS' CONTRIBUTION	
Available Income (AI) (from line 15)	
Contribution from assets (from line 24) +	
25. Adjusted Available Income (AAI) May be a negative number. =	
26. Total parents' contribution from AAI (Calculate using Table A6; if negative, enter zero.)	
27. Number in college in 2001-02 (Exclude parents) (FAFSA/SAR #65) ÷	
28. PARENTS' CONTRIBUTION (standard contribution for 9-month enrollment)*** =	

**Do not include the family's home.

***To calculate the parents' contribution for other than 9-month enrollment, see page 11.

continued on reverse

STUDENT'S INCOME IN 2000

29. Adjusted Gross Income (FAFSA/SAR #39) (If negative, enter zero.)	
30. Income earned from work (FAFSA/SAR #42)	
31. Taxable Income (If tax filer, enter the amount from line 29. If non-tax filer, enter the amount from line 30.)	
32. Untaxed income and benefits:	
• Total from FAFSA Worksheet A (FAFSA/SAR #44)	
• Total from FAFSA Worksheet B (FAFSA/SAR #45)	
Total untaxed income and benefits = 32.	
33. Taxable and untaxed income (sum of line 31 and line 32)	
34. Total from FAFSA Worksheet C (FAFSA/SAR #46) -	
35. TOTAL INCOME (line 33 minus line 34) May be a negative number. =	

ALLOWANCES AGAINST STUDENT INCOME

36. 2000 U.S. income tax paid (FAFSA/SAR #40) (tax filers only); if negative, enter zero.	
37. State and other tax allowance (Table A7. If negative, enter zero.)	
38. Social Security tax allowance (Table A2)	
39. Income protection allowance	2,250
40. Allowance for parents' negative Adjusted Available Income (If line 25 is negative, enter line 25 as a positive number in line 40. If line 25 is zero or positive, enter zero in line 40.)	
41. TOTAL ALLOWANCES	

STUDENT CONTRIBUTION FROM INCOME

Total income (from line 35)	
Total allowances (from line 41)	
42. Available income (AI)	
43. Assessment of AI	.50
44. STUDENT CONTRIBUTION FROM AI If negative, enter zero.	

STUDENT'S CONTRIBUTION FROM ASSETS

45. Net worth of investments* (FAFSA/SAR #47) If negative, enter zero.	
46. Net worth of business and/or investment farm (FAFSA/SAR #48) If negative, enter zero.	
47. Cash, savings, & checking (FAFSA/SAR #49)	
48. Net worth (sum of lines 45 through 47)	
49. Assessment rate	.35
50. STUDENT'S CONTRIBUTION FROM ASSETS	

EXPECTED FAMILY CONTRIBUTION

PARENTS' CONTRIBUTION (from line 28)	
STUDENT'S CONTRIBUTION FROM AI (from line 44)	
STUDENT'S CONTRIBUTION FROM ASSETS (from line 50)	
51. EXPECTED FAMILY CONTRIBUTION (standard contribution for 9-month enrollment)** If negative, enter zero.	

*Do not include the student's home.

** To calculate the EFC for other than 9-month enrollment,
see the next page.

NOTE: Use this additional page to prorate the EFC only if the student will be enrolled for other than 9 months and only to determine the student's need for campus-based aid, a subsidized Federal Stafford Loan, or a subsidized Federal Direct Stafford/Ford Loan. Do not use this page to prorate the EFC for a Federal Pell Grant. The EFC for the Federal Pell Grant Program is the 9-month EFC used in conjunction with the cost of attendance to determine a Federal Pell Grant award from the Payment or Disbursement Schedule.

Calculation of Parents' Contribution for a Student Enrolled LESS Than 9 Months		
A1. Parents' contribution (standard contribution for 9-month enrollment, from line 28)		
A2. Divide by 9	÷	9
A3. Parents' contribution per month	=	
A4. Multiply by number of months of enrollment	X	
A5. Parents' contribution for LESS than 9-month enrollment	=	

Calculation of Parents' Contribution for a Student Enrolled MORE Than 9 Months		
B1. Parents' Adjusted Available Income (AAI) (from line 25—may be a negative number)		
B2. Difference between the income protection allowance for a family of four and a family of five, with one in college	+	3,530
B3. Alternate parents' AAI for more than 9-month enrollment (line B1 + line B2)	=	
B4. Total parents' contribution from alternate AAI (calculate using Table A6)		
B5. Number in college (FAFSA/SAR #65)	÷	
B6. Alternate parents' contribution for student (line B4 divided by line B5)	=	
B7. Standard parents' contribution for the student for 9-month enrollment (from line 28)	-	
B8. Difference (line B6 minus line B7)	=	
B9. Divide line B8 by 12 months	÷	12
B10. Parents' contribution per month	=	
B11. Number of months student will be enrolled that exceed 9	X	
B12. Adjustment to parents' contribution for months that exceed 9 (multiply line B10 by line B11)	=	
B13. Standard parents' contribution for 9-month enrollment (from line 28)	+	
B14. Parents' contribution for MORE than 9-month enrollment	=	

Calculation of Student's Contribution from Available Income (AI) for a Student Enrolled LESS Than 9 Months*		
C1. Student's contribution from AI (standard contribution for 9-month enrollment, from line 44)		
C2. Divide by 9	÷	9
C3. Student's contribution from AI per month	=	
C4. Multiply by number of months of enrollment	X	
C5. Student's contribution from AI for LESS than 9-month enrollment	=	

*For students enrolled more than 9 months, the standard contribution from AI is used (the amount from line 44).

Use next page to calculate total EFC for enrollment periods other than 9 months

Calculation of Total Expected Family Contribution for Periods of Enrollment Other Than 9 Months

Parents' Contribution—use appropriate amount from previous page: <ul style="list-style-type: none"> • Enter amount from line A5 for enrollment periods less than 9 months • Enter amount from line B14 for enrollment periods greater than 9 months 	
Student's Contribution from Available Income <ul style="list-style-type: none"> • Enter amount from line C5 for enrollment periods less than 9 months • Enter amount from line 44 for enrollment periods greater than 9 months 	+
Student's Contribution from Assets <ul style="list-style-type: none"> • Enter amount from line 50 	+
Expected Family Contribution for periods of enrollment other than 9 months	=

PARENTS' INCOME IN 2000	
1. Parents' Adjusted Gross Income (FAFSA/SAR #73) (If negative, enter zero.)	
2. a. Father's income earned from work (FAFSA/SAR #76)	
2. b. Mother's income earned from work (FAFSA/SAR #77) +	
Total parents' income earned from work = 2.	
3. Parents' Taxable Income (If tax filers, enter the amount from line 1 above. If non-tax filers, enter the amount from line 2.)*	
4. Untaxed income and benefits:	
• Total from FAFSA Worksheet A (FAFSA/SAR #78)	
• Total from FAFSA Worksheet B (FAFSA/SAR #79) +	
Total untaxed income and benefits = 4.	
5. Taxable and untaxed income (sum of line 3 and line 4)	
6. Total from FAFSA Worksheet C (FAFSA/SAR #80) -	
7. TOTAL INCOME (line 5 minus line 6) May be a negative number. =	

ALLOWANCES AGAINST PARENTS' INCOME	
8. 2000 U.S. income tax paid (FAFSA/SAR #74) (tax filers only); if negative, enter zero.	
9. State and other tax allowance (Table A1. If negative, enter zero.) +	
10. Father's Social Security tax (Table A2) +	
11. Mother's Social Security tax (Table A2) +	
12. Income protection allowance (Table A3) +	
13. Employment expense allowance:	
• Two working parents: 35% of the lesser of the earned incomes, or \$2,900, whichever is less	
• One-parent families: 35% of earned income, or \$2,900, whichever is less	
• Two-parent families, one working parent: enter zero +	
14. TOTAL ALLOWANCES =	

AVAILABLE INCOME	
Total income (from line 7)	
Total allowances (from line 14) -	
15. AVAILABLE INCOME (AI) May be a negative number. =	

*STOP HERE if **both** of the following are true: line 3 is \$13,000 or less, **plus** the student **and** parents are eligible to file a 2000 IRS Form 1040A or 1040EZ (they are not required to file a 2000 Form 1040), or they are not required to file any income tax return. If both circumstances are true, the Expected Family Contribution is automatically zero.

PARENTS' CONTRIBUTION FROM ASSETS	
16. Net worth of investments** (FAFSA/SAR #81) If negative, enter zero.	
17. Net worth of business and/or investment farm (FAFSA/SAR #82) If negative, enter zero.	
18. Adjusted net worth of business/farm (Calculate using Table A4.) +	
19. Cash, savings, & checking (FAFSA/SAR #83) +	
20. Net worth (sum of lines 16, 18, and 19) =	
21. Education savings and asset protection allowance (Table A5) -	
22. Discretionary net worth (line 20 minus line 21) =	
23. Asset conversion rate X	.12
24. CONTRIBUTION FROM ASSETS If negative, enter zero. =	

PARENTS' CONTRIBUTION	
Available Income (AI) (from line 15)	
Contribution from assets (from line 24) +	
25. Adjusted Available Income (AAI) May be a negative number. =	
26. Total parents' contribution from AAI (Calculate using Table A6; if negative, enter zero.)	
27. Number in college in 2001-02 (Exclude parents) (FAFSA/SAR #65) ÷	
28. PARENTS' CONTRIBUTION (standard contribution for 9-month enrollment)*** =	

**Do not include the family's home.

***To calculate the parents' contribution for other than 9-month enrollment, see page 15.

continued on reverse

STUDENT'S INCOME IN 2000

29. Adjusted Gross Income (FAFSA/SAR #39) (If negative, enter zero.)	
30. Income earned from work (FAFSA/SAR #42)	
31. Taxable Income (If tax filer, enter the amount from line 29. If non-tax filer, enter the amount from line 30.)	
32. Untaxed income and benefits:	
• Total from FAFSA Worksheet A (FAFSA/SAR #44)	
• Total from FAFSA Worksheet B (FAFSA/SAR #45)	
Total untaxed income and benefits = 32.	
33. Taxable and untaxed income (sum of line 31 and line 32)	
34. Total from FAFSA Worksheet C (FAFSA/SAR #46) -	
35. TOTAL INCOME (line 33 minus line 34) May be a negative number. =	

ALLOWANCES AGAINST STUDENT INCOME

36. 2000 U.S. income tax paid (FAFSA/SAR #40) (tax filers only); if negative, enter zero.	
37. State and other tax allowance (Table A7. If negative, enter zero.)	
38. Social Security tax allowance (Table A2)	
39. Income protection allowance	2,250
40. Allowance for parents' negative Adjusted Available Income (If line 25 is negative, enter line 25 as a positive number in line 40. If line 25 is zero or positive, enter zero in line 40.)	
41. TOTAL ALLOWANCES	

STUDENT CONTRIBUTION FROM INCOME

Total income (from line 35)	
Total allowances (from line 41)	-
42. Available income (AI)	=
43. Assessment of AI	.50
44. STUDENT CONTRIBUTION FROM AI (If negative, enter zero.)	=

STUDENT'S CONTRIBUTION FROM ASSETS

45. Net worth of investments* (FAFSA/SAR #47) If negative, enter zero.	
46. Net worth of business and/or investment farm (FAFSA/SAR #48) If negative, enter zero.	
47. Cash, savings, & checking (FAFSA/SAR #49)	
48. Net worth (sum of lines 45 through 47)	
49. Assessment rate	.35
50. STUDENT'S CONTRIBUTION FROM ASSETS =	

EXPECTED FAMILY CONTRIBUTION

PARENTS' CONTRIBUTION (from line 28)	
STUDENT'S CONTRIBUTION FROM AI (from line 44)	
STUDENT'S CONTRIBUTION FROM ASSETS (from line 50)	
51. EXPECTED FAMILY CONTRIBUTION standard contribution for 9-month enrollment** (If negative, enter zero.)	

*Do not include the student's home.

** To calculate the EFC for other than 9-month enrollment,
see the next page.

NOTE: Use this additional page to prorate the EFC only if the student will be enrolled for other than 9 months and only to determine the student's need for campus-based aid, a subsidized Federal Stafford Loan, or a subsidized Federal Direct Stafford/Ford Loan. Do not use this page to prorate the EFC for a Federal Pell Grant. The EFC for the Federal Pell Grant Program is the 9-month EFC used in conjunction with the cost of attendance to determine a Federal Pell Grant award from the Payment or Disbursement Schedule.

SIMPLIFIED
WORKSHEET
Page 3

A

Calculation of Parents' Contribution for a Student Enrolled LESS Than 9 Months		
A1. Parents' contribution (standard contribution for 9-month enrollment, from line 28)		
A2. Divide by 9	÷	9
A3. Parents' contribution per month	=	
A4. Multiply by number of months of enrollment	X	
A5. Parents' contribution for LESS than 9-month enrollment	=	

Calculation of Parents' Contribution for a Student Enrolled MORE Than 9 Months		
B1. Parents' Adjusted Available Income (AAI) (from line 25—may be a negative number)		
B2. Difference between the income protection allowance for a family of four and a family of five, with one in college	+	3,530
B3. Alternate parents' AAI for more than 9-month enrollment (line B1 + line B2)	=	
B4. Total parents' contribution from alternate AAI (calculate using Table A6)		
B5. Number in college (FAFSA/SAR #65)	÷	
B6. Alternate parents' contribution for student (line B4 divided by line B5)	=	
B7. Standard parents' contribution for the student for 9-month enrollment (from line 28)	-	
B8. Difference (line B6 minus line B7)	=	
B9. Divide line B8 by 12 months	÷	12
B10. Parents' contribution per month	=	
B11. Number of months student will be enrolled that exceed 9	X	
B12. Adjustment to parents' contribution for months that exceed 9 (multiply line B10 by line B11)	=	
B13. Standard parents' contribution for 9-month enrollment (from line 28)	+	
B14. Parents' contribution for MORE than 9-month enrollment	=	

Calculation of Student's Contribution from Available Income (AI) for a Student Enrolled LESS Than 9 Months*		
C1. Student's contribution from AI (standard contribution for 9-month enrollment, from line 44)		
C2. Divide by 9	÷	9
C3. Student's contribution from AI per month	=	
C4. Multiply by number of months of enrollment	X	
C5. Student's contribution from AI for LESS than 9-month enrollment	=	

*For students enrolled more than 9 months, the standard contribution from AI is used (the amount from line 44).

Use next page to calculate total EFC for enrollment periods other than 9 months

Parents' Contribution—use appropriate amount from previous page:

- Enter amount from line A5 for enrollment periods less than 9 months
- Enter amount from line B14 for enrollment periods greater than 9 months

Student's Contribution from Available Income

- Enter amount from line C5 for enrollment periods less than 9 months
- Enter amount from line 44 for enrollment periods greater than 9 months

+

Expected Family Contribution for periods of enrollment other than 9 months

=

Table A1: State and Other Tax Allowance
for Worksheet A (parents only)

STATE	PERCENT OF TOTAL INCOME		STATE	PERCENT OF TOTAL INCOME	
	\$0-14,999	\$15,000 or more		\$0-14,999	\$15,000 or more
Alabama	5%	4%	Missouri	6%	5%
Alaska	3%	2%	Montana	8%	7%
American Samoa	4%	3%	Nebraska	8%	7%
Arizona	6%	5%	Nevada	3%	2%
Arkansas	6%	5%	New Hampshire	7%	6%
California	8%	7%	New Jersey	8%	7%
Canada	4%	3%	New Mexico	6%	5%
Colorado	7%	6%	New York	11%	10%
Connecticut	6%	5%	North Carolina	8%	7%
Delaware	8%	7%	North Dakota	6%	5%
District of Columbia	10%	9%	Northern Mariana Islands	4%	3%
Federated States of Micronesia	4%	3%	Ohio	8%	7%
Florida	4%	3%	Oklahoma	6%	5%
Georgia	7%	6%	Oregon	10%	9%
Guam	4%	3%	Palau	4%	3%
Hawaii	8%	7%	Pennsylvania	7%	6%
Idaho	7%	6%	Puerto Rico	4%	3%
Illinois	6%	5%	Rhode Island	9%	8%
Indiana	6%	5%	South Carolina	8%	7%
Iowa	8%	7%	South Dakota	4%	3%
Kansas	7%	6%	Tennessee	3%	2%
Kentucky	7%	6%	Texas	3%	2%
Louisiana	4%	3%	Utah	8%	7%
Maine	9%	8%	Vermont	8%	7%
Marshall Islands	4%	3%	Virgin Islands	4%	3%
Maryland	9%	8%	Virginia	8%	7%
Massachusetts	9%	8%	Washington	4%	3%
Mexico	4%	3%	West Virginia	6%	5%
Michigan	9%	8%	Wisconsin	10%	9%
Minnesota	9%	8%	Wyoming	3%	2%
Mississippi	5%	4%	Blank or Invalid State	4%	3%
			OTHER	4%	3%

Multiply parents' total income (from Worksheet A, line 7) by the appropriate rate from the table above to get the "state and other tax allowance." Use the parents' *state of legal residence* (FAFSA/SAR #66). If this item is blank or invalid, use the student's *state of legal residence* (FAFSA/SAR #24). If both items are blank or invalid, use the *state* in the student's mailing address (FAFSA/SAR #6). If all three items are blank or invalid, use the rate for a blank or invalid state above.

Table A2: Social Security Tax

Calculate separately the Social Security tax of father, mother, and student.

Income Earned from Work*	Social Security Tax
\$0 - \$76,200	7.65% of income
\$76,201 or greater	\$5,829.30 + 1.45% of amount over \$76,200

*Father's 2000 income earned from work is FAFSA/SAR #76.
 Mother's 2000 income earned from work is FAFSA/SAR #77.
 Student's 2000 income earned from work is FAFSA/SAR #42.
 Social Security tax will never be less than zero.

Table A3: Income Protection Allowance

Number in parents' household, including student (FAFSA/SAR #64)	Number of college students in household (FAFSA/SAR #65)				
	1	2	3	4	5
2	\$12,760	\$10,580	————	————	————
3	15,890	13,720	\$11,540	————	————
4	19,630	17,440	15,270	\$13,090	————
5	23,160	20,970	18,800	16,620	\$14,450
6	27,090	24,900	22,730	20,550	18,380

NOTE: For each additional family member, add \$3,060.
 For each additional college student (except parents), subtract \$2,170.

Table A4: Business/Farm Net Worth Adjustment
for EFC Formula Worksheet A (parents only)

If the net worth of a business or farm is—	Then the adjusted net worth is—
Less than \$1	\$0
\$1 to \$90,000	40% of net worth of business/farm
\$90,001 to \$275,000	\$ 36,000 + 50% of excess over \$90,000
\$275,001 to \$455,000	\$128,500 + 60% of excess over \$275,000
\$455,001 or more	\$236,500 + 100% of excess over \$455,000

Table A5: Education Savings and Asset Protection Allowance
for EFC Formula Worksheet A (parents only)

<i>Age of older parent*</i>	Allowance if there are two parents	Allowance if there is only one parent	<i>Age of older parent*</i>	Allowance if there are two parents	Allowance if there is only one parent
25 or less..	0	0	45	42,400	24,400
26	2,500	1,500	46	43,500	24,900
27	5,000	2,900	47	44,600	25,500
28	7,500	4,400	48	45,700	26,100
29	10,000	5,800	49	46,800	26,700
30	12,500	7,300	50	48,300	27,200
31	15,000	8,800	51	49,500	27,900
32	17,500	10,200	52	50,800	28,600
33	19,900	11,700	53	52,300	29,400
34	22,400	13,100	54	53,600	30,100
35	24,900	14,600	55	55,300	30,800
36	27,400	16,100	56	56,900	31,500
37	29,900	17,500	57	58,700	32,400
38	32,400	19,000	58	60,400	33,200
39	34,900	20,400	59	62,200	34,200
40	37,400	21,900	60	64,100	35,000
41	38,400	22,300	61	66,000	36,000
42	39,300	22,800	62	68,300	37,000
43	40,300	23,300	63	70,600	38,000
44	41,400	23,800	64	72,700	39,100
			65 or more	75,100	40,400

*If age of older parent (FAFSA/SAR #69) is blank, use age 45 on the table.

Table A6: Parents' Contribution From AAI

If parents' AAI is—	The parents' contribution from AAI is—
-\$3,410 or less	-\$750
-\$3,409 to \$11,400	22% of AAI
\$11,401 to \$14,300	\$2,508 + 25% of AAI over \$11,400
\$14,301 to \$17,200	\$3,233 + 29% of AAI over \$14,300
\$17,201 to \$20,100	\$4,074 + 34% of AAI over \$17,200
\$20,101 to \$23,000	\$5,060 + 40% of AAI over \$20,100
\$23,001 or more	\$6,220 + 47% of AAI over \$23,000

Table A7: State and Other Tax Allowance
for Worksheet A (student only)

Alabama	3%	Missouri	3%
Alaska	0%	Montana	5%
American Samoa	2%	Nebraska	4%
Arizona	3%	Nevada	0%
Arkansas	4%	New Hampshire	1%
California	5%	New Jersey	3%
Canada	2%	New Mexico	4%
Colorado	4%	New York	7%
Connecticut	2%	North Carolina	5%
Delaware	5%	North Dakota	2%
District of Columbia	7%	Northern Mariana Islands	2%
Federated States of Micronesia	2%	Ohio	5%
Florida	1%	Oklahoma	4%
Georgia	4%	Oregon	6%
Guam	2%	Palau	2%
Hawaii	6%	Pennsylvania	3%
Idaho	5%	Puerto Rico	2%
Illinois	2%	Rhode Island	4%
Indiana	4%	South Carolina	5%
Iowa	5%	South Dakota	0%
Kansas	4%	Tennessee	0%
Kentucky	5%	Texas	0%
Louisiana	2%	Utah	5%
Maine	5%	Vermont	4%
Marshall Islands	2%	Virgin Islands	2%
Maryland	6%	Virginia	4%
Massachusetts	5%	Washington	0%
Mexico	2%	West Virginia	4%
Michigan	4%	Wisconsin	5%
Minnesota	6%	Wyoming	0%
Mississippi	3%	Blank or Invalid State	2%
		OTHER	2%

Multiply the total income of student (Worksheet A, line 35) by the appropriate rate from the table above to get the "state and other tax allowance" (line 37 of Regular Worksheet A). Use the student's *state of legal residence* (FAFSA/SAR #24). If this item is blank or invalid, use the *state* in student's mailing address (FAFSA/SAR #6). If both items are blank or invalid, use the parents' *state of legal residence* (FAFSA/SAR #66). If all three items are blank or invalid, use the rate for a blank or invalid state above.

2001-02 EFC FORMULA **B**: INDEPENDENT STUDENT Without Dependent(s) Other Than A Spouse

REGULAR
WORKSHEET
Page 1

B

STUDENT/SPOUSE INCOME IN 2000	
1. Student's and spouse's Adjusted Gross Income (FAFSA/SAR #39) (If negative, enter zero.)	
2. a. Student's income earned from work (FAFSA/SAR #42)	
2. b. Spouse's income earned from work (FAFSA/SAR #43) +	
Total student/spouse income earned from work = 2.	
3. Student/spouse Taxable Income (If tax filers, enter the amount from line 1 above. If non-tax filers, enter the amount from line 2.)	
4. Untaxed income and benefits:	
• Total from FAFSA Worksheet A (FAFSA/SAR #44)	
• Total from FAFSA Worksheet B (FAFSA/SAR #45) +	
Total untaxed income and benefits = 4.	
5. Taxable and untaxed income (sum of line 3 and line 4)	
6. Total from FAFSA Worksheet C (FAFSA/SAR #46) -	
7. TOTAL INCOME (line 5 minus line 6) May be a negative number. =	

ALLOWANCES AGAINST STUDENT/SPOUSE INCOME	
8. 2000 U.S. income tax paid (FAFSA/SAR #40) (tax filers only); if negative, enter zero.	
9. State and other tax allowance (Table B1. If negative, enter zero.) +	
10. Student's Social Security tax (Table B2) +	
11. Spouse's Social Security tax (Table B2) +	
12. Income protection allowance:	
• \$5,110 for unmarried or separated student;	
• \$5,110 for married student if both student & spouse are enrolled at least 1/2 time;	
• \$8,180 for married student if only the student is enrolled at least 1/2 time. +	
13. Employment expense allowance:	
• If student is not married or is separated, the allowance is zero.	
• If student is married but only one person is working (the student or spouse), the allowance is zero.	
• If student is married and both student and spouse are working, the allowance is 35% of the lesser of the earned incomes, or \$2,900, whichever is less. +	
14. TOTAL ALLOWANCES =	

CONTRIBUTION FROM AVAILABLE INCOME	
Total income (from line 7)	
Total allowances (from line 14) -	
15. AVAILABLE INCOME (AI) =	
16. Assessment rate X	.50
17. CONTRIBUTION FROM AI = May be a negative number.	

STUDENT/SPOUSE CONTRIBUTION FROM ASSETS	
18. Net worth of investments* (FAFSA/SAR #47) If negative, enter zero.	
19. Net worth of business and/or investment farm (FAFSA/SAR #48) If negative, enter zero.	
20. Adjusted net worth of business/farm (Calculate using Table B3.) +	
21. Cash, savings, & checking (FAFSA/SAR #49) +	
22. Net worth (sum of lines 18, 20, and 21) =	
23. Asset protection allowance (Table B4) -	
24. Discretionary net worth (line 22 minus line 23) =	
25. Asset conversion rate X	.35
26. CONTRIBUTION FROM ASSETS If negative, enter zero.	

EXPECTED FAMILY CONTRIBUTION	
Contribution from AI (from line 17) May be a negative number.	
Contribution from assets (from line 26) +	
27. Contribution from AI and assets =	
28. Number in college in 2001-02 (FAFSA/SAR #85) ÷	
29. EXPECTED FAMILY CONTRIBUTION for 9-month enrollment (If negative, enter zero.)** =	

*Do not include the student's home.

**To calculate the EFC for less than 9-month enrollment, see the next page. If the student is enrolled for more than 9 months, use the 9-month EFC (line 29 above).

NOTE: Use this additional page to prorate the EFC only if the student will be enrolled for less than 9 months and only to determine the student's need for campus-based aid, a subsidized Federal Stafford Loan, or a subsidized Federal Direct Stafford/Ford Loan. Do not use this page to prorate the EFC for a Federal Pell Grant. The EFC for the Federal Pell Grant Program is the 9-month EFC used in conjunction with the cost of attendance to determine a Federal Pell Grant award from the Payment or Disbursement Schedule.

REGULAR
WORKSHEET
Page 2

B

Calculation of Expected Family Contribution for a Student Enrolled for Less Than 9 Months		
Expected Family Contribution (standard contribution for 9-month enrollment, from line 29)		
Divide by 9	÷	9
Expected Family Contribution per month	=	
Multiply by number of months of enrollment	X	
Expected Family Contribution for less than 9-month enrollment*	=	

*Substitute the student's EFC for less than 9-month enrollment in place of the EFC for the standard 9-month enrollment (Worksheet B, line 29).

2001-02 EFC FORMULA **B**: INDEPENDENT STUDENT Without Dependent(s) Other Than A Spouse

SIMPLIFIED
WORKSHEET
Page 1

B

STUDENT/SPOUSE INCOME IN 2000	
1. Student's and spouse's Adjusted Gross Income (FAFSA/SAR #39) (If negative, enter zero.)	
2. a. Student's income earned from work (FAFSA/SAR #42)	
2. b. Spouse's income earned from work (FAFSA/SAR #43) +	
Total student/spouse income earned from work = 2.	
3. Student/spouse Taxable Income (If tax filers, enter the amount from line 1 above. If non-tax filers, enter the amount from line 2.)	
4. Untaxed income and benefits:	
• Total from FAFSA Worksheet A (FAFSA/SAR #44)	
• Total from FAFSA Worksheet B (FAFSA/SAR #45) +	
Total untaxed income and benefits = 4.	
5. Taxable and untaxed income (sum of line 3 and line 4)	
6. Total from FAFSA Worksheet C (FAFSA/SAR #46) -	
7. TOTAL INCOME (line 5 minus line 6) May be a negative number. =	

ALLOWANCES AGAINST STUDENT/SPOUSE INCOME	
8. 2000 U.S. income tax paid (FAFSA/SAR #40) (tax filers only); if negative, enter zero.	
9. State and other tax allowance (Table B1. If negative, enter zero.) +	
10. Student's Social Security tax (Table B2) +	
11. Spouse's Social Security tax (Table B2) +	
12. Income protection allowance:	
• \$5,110 for unmarried or separated student;	
• \$5,110 for married student if both student & spouse are enrolled at least 1/2 time;	
• \$8,180 for married student if only the student is enrolled at least 1/2 time. +	
13. Employment expense allowance:	
• If student is not married or is separated, the allowance is zero.	
• If student is married but only one person is working (the student or spouse), the allowance is zero.	
• If student is married and both student and spouse are working, the allowance is 35% of the lesser of the earned incomes, or \$2,900, whichever is less. +	
14. TOTAL ALLOWANCES =	

CONTRIBUTION FROM AVAILABLE INCOME	
Total income (from line 7)	
Total allowances (from line 14) -	
15. AVAILABLE INCOME (AI) =	
16. Assessment rate X	.50
17. CONTRIBUTION FROM AI =	
May be a negative number.	

STUDENT/SPOUSE CONTRIBUTION FROM ASSETS	
18. Net worth of investments* (FAFSA/SAR #47) If negative, enter zero.	
19. Net worth of business and/or investment farm (FAFSA/SAR #48) If negative, enter zero.	
20. Adjusted net worth of business/farm (Calculate using Table B3.) +	
21. Cash, savings, & checking (FAFSA/SAR #49) +	
22. Net worth (sum of lines 18, 20, and 21) =	
23. Asset protection allowance (Table B4) -	
24. Discretionary net worth (line 22 minus line 23) =	
25. Asset conversion rate X	.35
26. CONTRIBUTION FROM ASSETS =	
If negative, enter zero.	

EXPECTED FAMILY CONTRIBUTION	
Contribution from AI (from line 17) May be a negative number.	
Contribution from assets (from line 26) +	
27. Contribution from AI and assets =	
28. Number in college in 2001-02 (FAFSA/SAR #85) ÷	
29. EXPECTED FAMILY CONTRIBUTION for 9-month enrollment (If negative, enter zero.)** =	

*Do not include the student's home.

**To calculate the EFC for less than 9-month enrollment, see the next page. If the student is enrolled for more than 9 months, use the 9-month EFC (line 29 above).

NOTE: Use this additional page to prorate the EFC only if the student will be enrolled for less than 9 months and only to determine the student's need for campus-based aid, a subsidized Federal Stafford Loan, or a subsidized Federal Direct Stafford/Ford Loan. Do not use this page to prorate the EFC for a Federal Pell Grant. The EFC for the Federal Pell Grant Program is the 9-month EFC used in conjunction with the cost of attendance to determine a Federal Pell Grant award from the Payment or Disbursement Schedule.

Calculation of Expected Family Contribution for a Student Enrolled for Less Than 9 Months		
Expected Family Contribution (standard contribution for 9-month enrollment, from line 29)		
Divide by 9	÷	9
Expected Family Contribution per month	=	
Multiply by number of months of enrollment	X	
Expected Family Contribution for less than 9-month enrollment*	=	

*Substitute the student's EFC for less than 9-month enrollment in place of the EFC for the standard 9-month enrollment (Worksheet B, line 29).

Table B1: State and Other Tax Allowance

Alabama	3%	Missouri	3%
Alaska	0%	Montana	5%
American Samoa	2%	Nebraska	4%
Arizona	3%	Nevada	0%
Arkansas	4%	New Hampshire	1%
California	5%	New Jersey	3%
Canada	2%	New Mexico	4%
Colorado	4%	New York	7%
Connecticut	2%	North Carolina	5%
Delaware	5%	North Dakota	2%
District of Columbia	7%	Northern Mariana Islands	2%
Federated States of Micronesia	2%	Ohio	5%
Florida	1%	Oklahoma	4%
Georgia	4%	Oregon	6%
Guam	2%	Palau	2%
Hawaii	6%	Pennsylvania	3%
Idaho	5%	Puerto Rico	2%
Illinois	2%	Rhode Island	4%
Indiana	4%	South Carolina	5%
Iowa	5%	South Dakota	0%
Kansas	4%	Tennessee	0%
Kentucky	5%	Texas	0%
Louisiana	2%	Utah	5%
Maine	5%	Vermont	4%
Marshall Islands	2%	Virgin Islands	2%
Maryland	6%	Virginia	4%
Massachusetts	5%	Washington	0%
Mexico	2%	West Virginia	4%
Michigan	4%	Wisconsin	5%
Minnesota	6%	Wyoming	0%
Mississippi	3%	Blank or Invalid State	2%
		OTHER	2%

Multiply the total income of student and spouse (EFC Formula Worksheet B, line 7) by the appropriate rate from the table above to get the "state and other tax allowance" (line 9 of Worksheet B). Use the student's *state of legal residence* (FAFSA/SAR #24) reported on the FAFSA. If this item is blank or invalid, use the *state* in the student's mailing address (FAFSA/SAR #6). If both items are blank or invalid, use rate for blank or invalid state above.

Table B2: Social Security Tax

Calculate separately the Social Security tax of student and spouse.

Income Earned from Work*	Social Security Tax
\$0 - \$76,200	7.65% of income
\$76,201 or greater	\$5,829.30 + 1.45% of amount over \$76,200

*Student's 2000 income earned from work is FAFSA/SAR #42.
Spouse's 2000 income earned from work is FAFSA/SAR #43.
Social Security tax will never be less than zero.

Table B3: Business/Farm Net Worth Adjustment

If the net worth of a business or farm is—	Then the adjusted net worth is—
Less than \$1	\$0
\$1 to \$90,000	40% of net worth of business/farm
\$90,001 to \$275,000	\$ 36,000 + 50% of excess over \$90,000
\$275,001 to \$455,000	\$128,500 + 60% of excess over \$275,000
\$455,001 or more	\$236,500 + 100% of excess over \$455,000

Table B4
Asset Protection Allowance

Age of student as of 12/31/01*	Allowance for—	
	Married Student	Unmarried Student
25 or less..	0	0
26	2,500	1,500
27	5,000	2,900
28	7,500	4,400
29	10,000	5,800
30	12,500	7,300
31	15,000	8,800
32	17,500	10,200
33	19,900	11,700
34	22,400	13,100
35	24,900	14,600
36	27,400	16,100
37	29,900	17,500
38	32,400	19,000
39	34,900	20,400
40	37,400	21,900
41	38,400	22,300
42	39,300	22,800
43	40,300	23,300
44	41,400	23,800
45	42,400	24,400
46	43,500	24,900
47	44,600	25,500
48	45,700	26,100
49	46,800	26,700
50	48,300	27,200
51	49,500	27,900
52	50,800	28,600
53	52,300	29,400
54	53,600	30,100
55	55,300	30,800
56	56,900	31,500
57	58,700	32,400
58	60,400	33,200
59	62,200	34,200
60	64,100	35,000
61	66,000	36,000
62	68,300	37,000
63	70,600	38,000
64	72,700	39,100
65 or more	75,100	40,400

*Determine student's age as of 12/31/01 from student's date of birth (FAFSA/SAR #9)

This page left blank intentionally.

**2001-02 EFC FORMULA C : INDEPENDENT STUDENT
With Dependent(s) Other Than A Spouse**

REGULAR
WORKSHEET
Page 1

C

STUDENT/SPOUSE INCOME IN 2000	
1. Student's and spouse's Adjusted Gross Income (FAFSA/SAR #39) (If negative, enter zero.)	
2. a. Student's income earned from work (FAFSA/SAR #42)	
2. b. Spouse's income earned from work (FAFSA/SAR #43) +	
Total student/spouse income earned from work = 2.	
3. Student/spouse Taxable Income (If tax filers, enter the amount from line 1 above. If non-tax filers, enter the amount from line 2.)*	
4. Untaxed income and benefits:	
• Total from FAFSA Worksheet A (FAFSA/SAR #44)	
• Total from FAFSA Worksheet B (FAFSA/SAR #45) +	
Total untaxed income and benefits = 4.	
5. Taxable and untaxed income (sum of line 3 and line 4)	
6. Total from FAFSA Worksheet C (FAFSA/SAR #46) -	
7. TOTAL INCOME (line 5 minus line 6) May be a negative number. =	

ALLOWANCES AGAINST STUDENT/SPOUSE INCOME	
8. 2000 U.S. income tax paid (FAFSA/SAR #40) (tax filers only); if negative, enter zero.	
9. State and other tax allowance (Table C1. If negative, enter zero.) +	
10. Student's Social Security tax (Table C2) +	
11. Spouse's Social Security tax (Table C2) +	
12. Income protection allowance (Table C3) +	
13. Employment expense allowance:	
• Student and spouse both working: 35% of the lesser of the earned incomes, or \$2,900, whichever is less	
• One-parent families: 35% of earned income, or \$2,900, whichever is less	
• Student or spouse working (not both): zero +	
14. TOTAL ALLOWANCES =	

AVAILABLE INCOME	
Total income (from line 7)	
Total allowances (from line 14) -	
15. AVAILABLE INCOME (AI) May be a negative number. =	

STUDENT/SPOUSE CONTRIBUTION FROM ASSETS	
16. Net worth of investments** (FAFSA/SAR #47) If negative, enter zero.	
17. Net worth of business and/or investment farm (FAFSA/SAR #48) If negative, enter zero.	
18. Adjusted net worth of business/farm (Calculate using Table C4.) +	
19. Cash, savings, & checking (FAFSA/SAR #49) +	
20. Net worth (sum of lines 16, 18, and 19) =	
21. Asset protection allowance (Table C5) -	
22. Discretionary net worth (line 20 minus line 21) =	
23. Asset conversion rate X	.12
24. CONTRIBUTION FROM ASSETS If negative, enter zero.	

EXPECTED FAMILY CONTRIBUTION	
Available Income (AI) (from line 15)	
Contribution from assets (from line 24) +	
25. Adjusted Available Income (AAI) May be a negative number. =	
26. Total contribution from AAI (Calculate using Table C6; if negative, enter zero.)	
27. Number in college in 2001-02 (FAFSA/SAR #85) ÷	
28. EXPECTED FAMILY CONTRIBUTION for 9-month enrollment (If negative, enter zero.)***	

**Do not include the student's home.

***To calculate the EFC for less than 9-month enrollment, see the next page. If the student is enrolled for more than 9 months, use the 9-month EFC (line 28 above).

*STOP HERE if **both** of the following are true: line 3 is \$13,000 or less, **and** the student and spouse are eligible to file a 2000 IRS Form 1040A or 1040EZ (they are not required to file a 2000 Form 1040), or they are not required to file any income tax return. Under these circumstances, the student's EFC is zero.

NOTE: Use this additional page to prorate the EFC only if the student will be enrolled for less than 9 months and only to determine the student's need for campus-based aid, a subsidized Federal Stafford Loan, or a subsidized Federal Direct Stafford/Ford Loan. Do not use this page to prorate the EFC for a Federal Pell Grant. The EFC for the Federal Pell Grant Program is the 9-month EFC used in conjunction with the cost of attendance to determine a Federal Pell Grant award from the Payment or Disbursement Schedule.

REGULAR
WORKSHEET
Page 2

C

Calculation of Expected Family Contribution for a Student Enrolled for Less Than 9 Months

Expected Family Contribution (standard contribution for 9-month enrollment, from line 28)		
Divide by 9	÷	9
Expected Family Contribution per month	=	
Multiply by number of months of enrollment	X	
Expected Family Contribution for less than 9-month enrollment*	=	

*Substitute the student's EFC for less than 9-month enrollment in place of the EFC for the standard 9-month enrollment (Worksheet B, line 28).

2001-02 EFC FORMULA **C** : INDEPENDENT STUDENT With Dependent(s) Other Than A Spouse

SIMPLIFIED
WORKSHEET
Page 1

C

STUDENT/SPOUSE INCOME IN 2000	
1. Student's and spouse's Adjusted Gross Income (FAFSA/SAR #39) (If negative, enter zero.)	
2. a. Student's income earned from work (FAFSA/SAR #42)	
2. b. Spouse's income earned from work (FAFSA/SAR #43) +	
Total student/spouse income earned from work = 2.	
3. Student/spouse Taxable Income (If tax filers, enter the amount from line 1 above. If non-tax filers, enter the amount from line 2.)*	
4. Untaxed income and benefits:	
• Total from FAFSA Worksheet A (FAFSA/SAR #44)	
• Total from FAFSA Worksheet B (FAFSA/SAR #45) +	
Total untaxed income and benefits = 4.	
5. Taxable and untaxed income (sum of line 3 and line 4)	
6. Total from FAFSA Worksheet C (FAFSA/SAR #46) -	
7. TOTAL INCOME (line 5 minus line 6) May be a negative number. =	

ALLOWANCES AGAINST STUDENT/SPOUSE INCOME	
8. 2000 U.S. income tax paid (FAFSA/SAR #40) (tax filers only); if negative, enter zero.	
9. State and other tax allowance (Table C1. If negative, enter zero.) +	
10. Student's Social Security tax (Table C2) +	
11. Spouse's Social Security tax (Table C2) +	
12. Income protection allowance (Table C3) +	
13. Employment expense allowance:	
• Student and spouse both working: 35% of the lesser of the earned incomes, or \$2,900, whichever is less	
• One-parent families: 35% of earned income, or \$2,900, whichever is less	
• Student or spouse working (not both): zero +	
14. TOTAL ALLOWANCES =	

AVAILABLE INCOME	
Total income (from line 7)	
Total allowances (from line 14) -	
15. AVAILABLE INCOME (AI) May be a negative number. =	

*STOP HERE if **both** of the following are true: line 3 is \$13,000 or less, **and** the student and spouse are eligible to file a 2000 IRS Form 1040A or 1040EZ (they are not required to file a 2000 Form 1040), or they are not required to file any income tax return. Under these circumstances, the student's EFC is zero.

STUDENT/SPOUSE CONTRIBUTION FROM ASSETS	
16. Net worth of investments** (FAFSA/SAR #47) If negative, enter zero.	
17. Net worth of business and/or investment farm (FAFSA/SAR #48) If negative, enter zero.	
18. Adjusted net worth of business/farm (Calculate using Table C4.) +	
19. Cash, savings, & checking (FAFSA/SAR #49) +	
20. Net worth (sum of lines 16, 18, and 19) =	
21. Asset protection allowance (Table C5) -	
22. Discretionary net worth (line 20 minus line 21) =	
23. Asset conversion rate X	.12
24. CONTRIBUTION FROM ASSETS If negative, enter zero.	

PARENTS' CONTRIBUTION	
Available income (AI) (from line 15)	
Contribution from assets (from line 24) +	
25. Adjusted available income (AAI) May be a negative number. =	
26. Total contribution from AAI (Calculate using Table C6; if negative, enter zero.)	
27. Number in college in 2001-02 (FAFSA/SAR #85) ÷	
28. EXPECTED FAMILY CONTRIBUTION for 9-month enrollment (If negative, enter zero.)***	

**Do not include the student's home.

***To calculate the EFC for less than 9-month enrollment, see the next page. If the student is enrolled for more than 9 months, use the 9-month EFC (line 28 above).

NOTE: Use this additional page to prorate the EFC only if the student will be enrolled for less than 9 months and only to determine the student's need for campus-based aid, a subsidized Federal Stafford Loan, or a subsidized Federal Direct Stafford/Ford Loan. Do not use this page to prorate the EFC for a Federal Pell Grant. The EFC for the Federal Pell Grant Program is the 9-month EFC used in conjunction with the cost of attendance to determine a Federal Pell Grant award from the Payment or Disbursement Schedule.

SIMPLIFIED
WORKSHEET
Page 2

C

Calculation of Expected Family Contribution for a Student Enrolled for Less Than 9 Months

Expected Family Contribution (standard contribution for 9-month enrollment, from line 28)		
Divide by 9	÷	9
Expected Family Contribution per month	=	
Multiply by number of months enrollment	X	
Expected Family Contribution for less than 9-month enrollment*	=	

*Substitute the student's EFC for less than 9-month enrollment in place of the EFC for the standard 9-month enrollment (Worksheet B, line 28).

Table C1: State and Other Tax Allowance

STATE	PERCENT OF TOTAL INCOME		STATE	PERCENT OF TOTAL INCOME	
	\$0-14,999	\$15,000 or more		\$0-14,999	\$15,000 or more
Alabama	5%	4%	Missouri	6%	5%
Alaska	3%	2%	Montana	8%	7%
American Samoa	4%	3%	Nebraska	8%	7%
Arizona	6%	5%	Nevada	3%	2%
Arkansas	6%	5%	New Hampshire	7%	6%
California	8%	7%	New Jersey	8%	7%
Canada	4%	3%	New Mexico	6%	5%
Colorado	7%	6%	New York	11%	10%
Connecticut	6%	5%	North Carolina	8%	7%
Delaware	8%	7%	North Dakota	6%	5%
District of			Northern Mariana		
Columbia	10%	9%	Islands	4%	3%
Federated States			Ohio	8%	7%
of Micronesia	4%	3%	Oklahoma	6%	5%
Florida	4%	3%	Oregon	10%	9%
Georgia	7%	6%	Palau	4%	3%
Guam	4%	3%	Pennsylvania	7%	6%
Hawaii	8%	7%	Puerto Rico	4%	3%
Idaho	7%	6%	Rhode Island	9%	8%
Illinois	6%	5%	South Carolina	8%	7%
Indiana	6%	5%	South Dakota	4%	3%
Iowa	8%	7%	Tennessee	3%	2%
Kansas	7%	6%	Texas	3%	2%
Kentucky	7%	6%	Utah	8%	7%
Louisiana	4%	3%	Vermont	8%	7%
Maine	9%	8%	Virgin Islands	4%	3%
Marshall Islands	4%	3%	Virginia	8%	7%
Maryland	9%	8%	Washington	4%	3%
Massachusetts	9%	8%	West Virginia	6%	5%
Mexico	4%	3%	Wisconsin	10%	9%
Michigan	9%	8%	Wyoming	3%	2%
Minnesota	9%	8%	Blank or Invalid		
Mississippi	5%	4%	State	4%	3%
			OTHER	4%	3%

Multiply the total income of student and spouse (from EFC Formula Worksheet C, line 7) by the appropriate rate from the table above to get the "state and other tax allowance." Use the student's *state of legal residence* (FAFSA/SAR #24) reported on the FAFSA. If this item is blank or invalid, use the *state* in the student's mailing address (FAFSA/SAR #6). If both items are blank or invalid, use the rate for blank or invalid state above.

Table C2: Social Security Tax

Calculate separately the Social Security tax of student and spouse.

Income Earned from Work*	Social Security Tax
\$0 - \$76,200	7.65% of income
\$76,201 or greater	\$5,829.30 + 1.45% of amount over \$76,200

*Student's 2000 income earned from work is FAFSA/SAR #42.
 Spouse's 2000 income earned from work is FAFSA/SAR #43.
 Social Security tax will never be less than zero.

Table C3: Income Protection Allowance

Number in student's household, including student (FAFSA/SAR #84)	Number of college students in household (FAFSA/SAR #85)				
	1	2	3	4	5
2	\$12,760	\$10,580	————	————	————
3	15,890	13,720	\$11,540	————	————
4	19,630	17,440	15,270	\$13,090	————
5	23,160	20,970	18,800	16,620	\$14,450
6	27,090	24,900	22,730	20,550	18,380

NOTE: For each additional family member, add \$3,060.
 For each additional college student, subtract \$2,170.

Table C4: Business/Farm Net Worth Adjustment

If the net worth of a business or farm is—	Then the adjusted net worth is—
Less than \$1	\$0
\$1 to \$90,000	40% of net worth of business/farm
\$90,001 to \$275,000	\$ 36,000 + 50% of excess over \$90,000
\$275,001 to \$455,000	\$128,500 + 60% of excess over \$275,000
\$455,001 or more	\$236,500 + 100% of excess over \$455,000

Table C5: Asset Protection Allowance

Age of student as of 12/31/01*	Allowance for—		Age of student as of 12/31/01*	Allowance for—	
	Married Student	Unmarried Student		Married Student	Unmarried Student
25 or less..	0	0	45	42,400	24,400
26	2,500	1,500	46	43,500	24,900
27	5,000	2,900	47	44,600	25,500
28	7,500	4,400	48	45,700	26,100
29	10,000	5,800	49	46,800	26,700
30	12,500	7,300	50	48,300	27,200
31	15,000	8,800	51	49,500	27,900
32	17,500	10,200	52	50,800	28,600
33	19,900	11,700	53	52,300	29,400
34	22,400	13,100	54	53,600	30,100
35	24,900	14,600	55	55,300	30,800
36	27,400	16,100	56	56,900	31,500
37	29,900	17,500	57	58,700	32,400
38	32,400	19,000	58	60,400	33,200
39	34,900	20,400	59	62,200	34,200
40	37,400	21,900	60	64,100	35,000
41	38,400	22,300	61	66,000	36,000
42	39,300	22,800	62	68,300	37,000
43	40,300	23,300	63	70,600	38,000
44	41,400	23,800	64	72,700	39,100
			65 or more	75,100	40,400

*Determine student's age as of 12/31/01 from student's date of birth (FAFSA/SAR #9)

Table C6: Contribution From AAI

If student's AAI is—	The student's contribution from AAI is—
-\$3,410 or less	-\$750
-\$3,409 to \$11,400	22% of AAI
\$11,401 to \$14,300	\$2,508 + 25% of AAI over \$11,400
\$14,301 to \$17,200	\$3,233 + 29% of AAI over \$14,300
\$17,201 to \$20,100	\$4,074 + 34% of AAI over \$17,200
\$20,101 to \$23,000	\$5,060 + 40% of AAI over \$20,100
\$23,001 or more	\$6,220 + 47% of AAI over \$23,000